

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
TaraJean Marie Webb
Debtor

Case No. 20-01663-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jul 29, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:

Recip ID	Recipient Name and Address
db	+ TaraJean Marie Webb, 136 Colorado Avenue, Littlestown, PA 17340-1140
5527877	+ Nationstar Mortgage LLC, 2121 Waukegan Road,Suite 300, Bannockburn,Pennsylvania 60015-1831
5527878	+ Nationstar Mortgage LLC, 2121 Waukegan Road,Suite 300, Bannockburn,Pennsylvania 60015, Nationstar Mortgage LLC, 2121 Waukegan Road,Suite 300 Bannockburn,Pennsylvania 60015-1831

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jul 29 2025 22:45:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Jul 29 2025 22:45:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Jul 29 2025 22:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5331156	EDI: GMACFS.COM	Jul 29 2025 22:45:00	Ally, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
5333207	EDI: GMACFS.COM	Jul 29 2025 22:45:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5425142	+ EDI: AISACG.COM	Jul 29 2025 22:45:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5331157	+ EDI: CAPITALONE.COM	Jul 29 2025 22:45:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
5341797	EDI: CAPITALONE.COM	Jul 29 2025 22:45:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5331158	EDI: WFNNB.COM	Jul 29 2025 22:45:00	Comenity - Ultamate Rewards, PO Box 659820, San Antonio, TX 78265-9120
5331159	+ EDI: DISCOVER	Jul 29 2025 22:45:00	Discover Bank, PO Box 6103, Carol Stream, IL 60197-6103
5333184	EDI: DISCOVER	Jul 29 2025 22:45:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5331160	EDI: SYNC	Jul 29 2025 22:45:00	Mattress Warehouse/Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
5506839	EDI: PRA.COM	Jul 29 2025 22:45:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5506840	EDI: PRA.COM	Jul 29 2025 22:45:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA

			23541
5349471	EDI: PRA.COM	Jul 29 2025 22:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5331161	EDI: SYNC	Jul 29 2025 22:45:00	PayPal Credit, P.O. Box 965064, Orlando, FL 32896-5005
5348128	EDI: Q3G.COM	Jul 29 2025 22:45:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5331162	+ Email/Text: nsm_bk_notices@mrc cooper.com	Jul 29 2025 18:42:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5656393	+ Email/Text: ecfbnc@aldridgeppte.com	Jul 29 2025 18:42:00	Rushmore Servicing, c/o ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808
5331163	EDI: SYNC	Jul 29 2025 22:45:00	Sam's Club/Synchrony Bank, P.O. Box 530942, Atlanta, GA 30353-0942
5331809	+ EDI: AIS.COM	Jul 29 2025 22:45:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5335869	EDI: WTRRNBNK.COM	Jul 29 2025 22:45:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
5331164	Email/Text: bankruptcydept@wyn.com	Jul 29 2025 18:42:00	Wyndham Rewards/Barclays, P.O. Box 13337, Philadelphia, PA 19101-3337
5331165	Email/Text: bankruptcydept@wyn.com	Jul 29 2025 18:42:00	Wyndham Vacation Resorts, Inc., P.O. Box 98940, Las Vegas, NV 89193-8940

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rushmore Servicing
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5350436	*+	Rushmore Loan Management Services, LLC, P.O. Box 55004, Irvine, CA 92619-5004
5347262	*+	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2025 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor NATIONSTAR MORTGAGE LLC andrew.spivack@rockandscott.com wbecf@rockandscott.com
Bradley J Osborne	on behalf of Creditor Rushmore Loan Management Services LLC bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Christopher A DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC logsecf@logs.com cistewart@logs.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Karina Velter	on behalf of Creditor Rushmore Loan Management Services LLC karina.velter@powerskirk.com, brausch@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor NATIONSTAR MORTGAGE LLC wbecf@rockandscott.com mario.hanyon@rockandscott.com
Sarah K. McCaffery	on behalf of Creditor Rushmore Loan Management Services LLC smccaffery@friedmanvartolo.com, ckohn@hoflawgroup.com
Thomas E Miller	on behalf of Debtor 1 TaraJean Marie Webb tmiller@beckerlawgroupcc.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	TaraJean Marie Webb	Social Security number or ITIN xxx-xx-4835
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:20-bk-01663-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

TaraJean Marie Webb

By the
court:7/29/25Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.